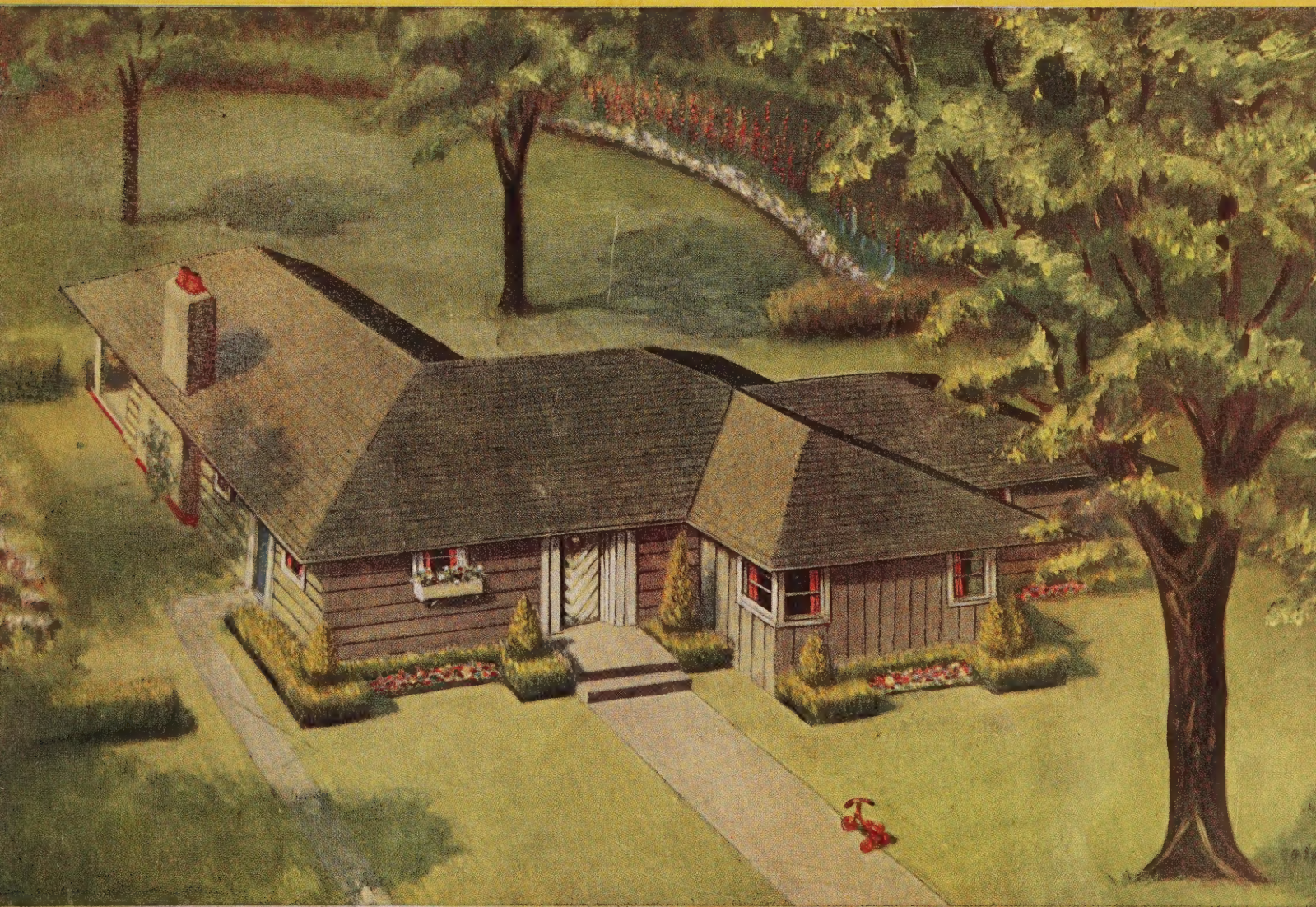


NEW ERA HOUSES



The Dunsmuir

HOME

OUR house of family dreams; a home of endless thrills and fireside contentment! OUR home, where the children can play, and entertain and grow up--their precious heritage!

For long years we have hopefully *stayed*, parting with rent money which might have bought this home of charm and happy living; which might have created lasting wealth; a safe haven against the storms and stress of life.

How glorious to enter and survey our own place of comfort and contentment which we planned to suit ourselves; and for which it was a joy to constantly save.

HOME! Where we can plant flowers, shrubbery, trees, and fruits and vegetables; which we can show with pride to our friends; where we can "tinker and fix things up" and reap the lifelong benefits of our home making and improving.

OUR HOME! To which we can come at the end of daily toil and "play and love, and rest!"

Where we shall know for a lifetime the full meaning of

"HOME SWEET HOME"

New Era HOUSES

WILLIAM M. INGEMANN & MILTON V. BERGSTEDT

ARCHITECTS

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BROWN-BLODGETT COMPANY, Publishers

PLAN BOOK SERVICE

608 Empire Bank Building - St. Paul 1, Minnesota

PRINTED
IN
U.S.A.

BLUE PRINTS OF WORKING DRAWINGS OF EACH HOUSE ARE AVAILABLE

The NEW ERA HOUSE

The "Home of Tomorrow" will possess many advantages over dwellings which were built during the pre-war decades; among them practically all of the rented homes of today.

Recently constructed apartment houses, built for return on investments, are generally characterized by small rooms and cramped living quarters. Apartment dwellers are denied the benefits of outdoor living, and of space for their children to plan or entertain their friends.

A new trend has developed and will be greatly enhanced henceforth: that of getting out of the congested city, with its high rents, narrow lots, hot pavements, smoke and noise of traffic. The Garden movement has inoculated millions with a passion for growing things. Many a tired city dweller has found relief by getting his feet on the ground, having healthful exercise, and supplementing the family food supply.

Restrictions of recent memory have taught the American people to live more simply. The servant problem has made it compulsory to plan and equip homes in ways that make for economy of time and effort, and which minimize upkeep.

The houses in this New Era plan book are designed by an outstanding firm of architects who kept in mind the necessities of modern living. And for the home planner who, for various reasons, does not wish to employ an architect to draw special plans at the customary fees. Many home planners live in communities too remote for personal and frequent conference with architects.

There will be built in the immediate era a million new homes annually and there are not enough architects to individually plan more than a fraction of them.

The average citizen is not too familiar with construction technique; he needs guidance and the benefit of knowledge of new advances and modern ideas in house planning in order to crystallize his own ideas into workable plans.

Our architects have cooperated generously with the publisher's effort to create a selection of successful houses; and to offer quality and up-to-date-ness rather than a large number of designs.

"Miracle Homes": There has been much exaggerated discussion of the so-called miracle home which throws all tradition into the discard. The name implies radical and sensational departure from traditional styles, in many instances to the point of freakishness. Thus some are misled to think that in order to be up to the minute their house must have some startling innovations. However good the so-called miracle house may be, it will require some years to achieve general acceptance.

Considered opinion leans to avoidance of such designs and making improvements where practicable in adaptations of the best in traditional architectural forms. To many renters of outmoded dwellings the houses and floor plans pictured herein, and their attractive features, will seem miracles of perfection indeed.

NEW ERA STYLES

The houses in this book fall mainly into four groups or types which have been determined most popular by recent national surveys.

(1) Colonial: The trim style which has endured for more than two centuries, with benefit of advances and improvements for comfort and practicability that were undreamed of by our forefathers. A type of house that will never go out of style.

(2) Cape Cod Colonial: By far the most popular small house today. One of our great architects has been quoted as saying, that "if ever he were able to conceive a plan as good as the Cape Cod plan, he should consider himself a truly great architect."

This truly American type of house is distinguished for its trim simplicity. A 1½ story Cape Cod, with two bed rooms on the second floor, with perhaps a dual purpose room on the first which may be used as a study or library, or as a guest room, may have as much living space as a 2 story Colonial, with the same number of rooms. It will cost less to build and to heat and otherwise maintain.

The architects have added many modern features to the basic Cape Cod design.

(3) The "Modern" or "Contemporary American" house: as exemplified herein may be regarded as a re-birth of good taste and modernization of the outmoded bungalow type. The architects have introduced some new and interesting features, adapting the style to present day taste and the modern mode of gracious living.

(4) The "Ranch", "Country" or "Suburban" type: Is the answer to the growing trend away from the city. It is generally of the "rambling" style and designed for suburbs, the country or larger city lots. While many so-called "ranch" type houses depicted in magazines incline to radical, sometimes breath-taking design the architects are more interested, in the designs herein, to present houses with many innovations that are adapted to any part of the country. They have kept in mind a future high resale value should the owner feel impelled to sell.

(5) French Provincial: Adapted from houses in Normandy and transplanted successfully to the United States and Canada. It offers a pleasing contrast to houses of fundamentally American design. They are generally square, or rectangular and economical to build.

(6) Dutch Colonial: Still one of the most popular styles, the two Dutch Colonial designs in this book have much to commend them. They are especially adaptable to a narrow city lot, have unusually large rooms for houses of their sizes. They will be a credit to any neighborhood.

It will be observed that these original designs and floor plans have eliminated non-essentials; the comfort, well-being, enjoyment and family security have been paramount, with consideration for the owner's pocket-book.

Flexibility: Many of these plans are made flexible. For instance, if the lot is not wide enough to accommodate the porch or garage, or both, in some instances one or the other can be moved around to the rear. Or, if not desired, they may be eliminated entirely and crossed off the blueprint, or added later.

Why OWN A HOME

Think back. How much of your earnings of the past 10 years have you paid out in rent? Your rent money might have gone far toward paying for your own house. Rent money is spent money.

How much rent will you pay in the next 10 years? Would it be plain common sense to invest that money in a house of your own?

Think of what you might do, after your house is free and clear, with

money which had gone for rent. A family with a house all paid for is much more secure; or if there is enough life insurance on the head of the family to clear the mortgage if he should be taken away.

Under the liberal borrowing privileges, now available, one who owns a lot or a moderate sum in a savings account; and who owns War Savings Bonds can build a house and pay up to 90 per cent of its cost in monthly instalments like rent. Generally speaking, one who can pay rent can own a home.

As a property owner one is a substantial citizen. An owned home pays dividends for a lifetime in comfort, satisfaction and security; in the advantages of good environment, better social standing, good associates for children. Home ownership promotes the *abundant life*.

HOW MUCH CAN YOU AFFORD TO INVEST IN YOUR HOUSE?

Houses are seldom built as a purely profitable financial investment. Your new house is a sound investment in satisfaction, in comforts, conveniences and advantages seldom found in a rented house or apartment.

A new, tailor-made house fresh from the hands of the building contractor, the painter, the heating, plumbing and electrical contractors, spick and span, offers enjoyments not to be appraised in terms of money. One's own home pays dividends in relaxation and in pride of possession. The owner of a house has capital — a house *is capital*.

Many prospective builders are hesitant because of the indisputable fact that building costs will be higher than in pre-war years. Pent-up need for new housing, the building of some 10 million units which the country needs, will keep up the prices of labor, lumber, materials and equipment until supply equals demand.

There are, however, compensations; new and improved methods and processes, new materials and substitutes, mass production and manufacturing shortcuts, many born of recent research, save labor and material costs which, if they do not actually reduce costs at least produce a better home for the money, and many of these new inventions will greatly reduce maintenance costs.

Recent developments in heating and air conditioning plants make it possible to heat a house from 30 to 50 per cent less than the old fashioned dwelling. Better insulation, better

construction, weather-stripping and double glazed windows make substantial contributions to heating economy, comfort and health.

Built-in freezing units which no one would install in a rented house make possible buying meats and other perishables in larger quantities. They preserve and save the labor and expense of canning meat, poultry, game, fruits and vegetables for winter use.

Plans in this New Era book are so compact, and with double duty rooms in many of them, that they contain a less number of cubic feet than do most rented dwellings and a new, weather proof house is more tightly constructed.

* * *

Many authorities have stated that one can safely invest in a home from 2 to 2½ times his annual income; of course, after taxes are deducted, that is, provided he is reasonably assured of a continuous income during the life of the mortgage; and that other factors bearing on his living expenses, financial obligations and family responsibilities are favorable.

In general, modern research and inventive genius make it possible to build better houses than ever in history. Let us rest on the idea that the home is where we spend money for abundant living rather than simply a place to put money at work profitably, or from a strictly investment standpoint.

ASCERTAINING THE COST OF A HOUSE

The publisher of any plan book would run the risk of misleading the home planner were he to attempt to give the actual cost of any house shown in it, in every locality.

There is the widest range of variables such as wage, lumber, material and fittings costs in various parts of the country; consequently there would necessarily be a wide difference of costs of identical houses built in different localities.

Contractors and lumber dealers have a general idea of the cost of houses per cubic foot in their localities; the number of cubic feet in each house in this plan book is given. A rough idea of the cost of any particular house may be arrived at by multiplying this cost of cubic feet by the number of cubic feet shown with each plan in this book.

There is, however, one best way to get a close estimate of the cost of a house built in any locality. That is by

securing from your lumber dealer or the publisher a set of blueprints of working drawings of the house, with the material or mill list and specification form; then have a reliable contractor make an estimate of the cost of the house.

YOUR KIND OF A HOUSE

It is the experience of most home planners that all the ideas they want to include outrun the amount they are able to invest; hence they find it necessary to do some pruning. Many of the special conveniences and built-ins can be included in the mortgage; even then, they must be paid for sometime with hard-earned cash.

In making a home-building budget one should consider, first, the basic essentials and then add, in the order of their importance, the refinements and conveniences which finances will permit.

Four elementaries to consider are:

(1) A good exterior design — the type of house desired. (2) Practical floor plans which determine the ease with which housekeeping operations are performed. (3) Sound construction from professionally drawn plans. (4) Prudent financing, taking into consideration income and prospects, and scrupulously avoids taking on a financial burden that will be hard to meet in view of other obligations and commitments which must be met out of income.

Location: The first decision will be the location. Before buying a lot the title should be examined by an attorney to make sure the title is sound and that there are no liens against the property, or unpaid taxes. The locality should be one that is not on the down grade, preferably one in which houses are occupant-owned; the character of the neighborhood should be established. There should be available water, electricity, gas, sewage, telephone and street lighting services if in city or suburb. Schools, churches and stores should be near; police and fire protection at hand. All these requirements will be taken into consideration by F. H. A. or private lenders when making a mortgage loan.

Suburban Living: Much can be said in favor of living in the suburbs or outside the city entirely. Land is cheaper, taxes lower. On a larger lot a wider house can be built all on one floor. Good roads, bus lines and elec-

tric transportation make it possible to commute.

Suburban or country living is ideal for children to play and grow up. School buses make schools easily accessible. A home away from the congested city makes for better health and freer living for every member of the family.

As the cost of a homesite in suburbs or in the open spaces of the country will be presumably less, the saving may well go into the house itself.

While the tendency is toward one story houses for a family of four or less, if the budget allows and there is room in the attic to do so, it would be well to finish off, while building, two rooms upstairs. However, this can be deferred until later on, until the family grows or needs for more living space mature.

The Floor Plans: In home planning the floor plans are of vital importance to those whose daily lives and occupations are concerned. It is necessary that studious attention be given the relationship between: (1) cooking and serving meals; (2) sleeping quarters; (3) the daytime living quarters where family groups relax, entertain, listen to the radio and do a "heap of living." The sleeping quarters are separated from the others in the traditional manner, where family members may have a quiet retreat, undisturbed by activities in the other quarters.

In modern small houses, as exemplified in this book, every square foot of space is utilized. As little space as possible is taken up by halls.

Double purpose rooms are features of the NEW ERA house. For instance, the breakfast nook, either in or adjacent to the kitchen, where family meals may be served; the "open" dining space as part of the living room where larger groups may be served on special occasions. Another instance of the double purpose room is that of the study — guest room referred to in the foregoing.

FEATURES TO CONSIDER

Insulation: A *must* in home building is proper insulation. It saves fuel bills every year. Also, it adds greatly to warmth in winter and coolness in summer. It adds to the health and comfort of the family.

Weather Stripping: This also will repay its cost many times over by saving fuel bills.

Double Glazed Windows: Window sash is available for double glazing. The additional initial cost will be compensated for by eliminating storm windows and the nuisance and expense of putting them on and taking

them off. With sealed-in air space between the panes summer heat in the rooms is minimized and winter heating cost is reduced while comfort is increased.

Large Windows: In the New Era house there will be more and larger glass areas. So-called "picture" windows are highly desirable when they frame pictures of the garden flowers and shrubbery, the winter scene, or perhaps a distant landscape. Such windows bring occupants into intimacy with the seasonal changes of all outdoors. Usually a horizontally mullioned window of large size is in fixed position, flanked by hinged sash which admits the breezes. Adding the outside scene to living rooms gives a feeling of spaciousness in the room itself.

Solar Heat: Solar heating at its best implies large glass surfaces toward the sun with overhanging eaves which shield the interior from the summer heat of the sun, and admit the winter sun's rays when "Old Sol" is lower. This involves a departure from ordinary house design that is not made especially for it. However, the wide windows suggested above may be considered a step toward solar heating; and draperies may be drawn to exclude the heat in hot weather.

A Fireplace: Who does not enjoy sitting before a blazing fire in chilly Winter, Fall or Spring evenings? A fireplace adds immensely to the enjoyment of one's home. That is why it is included in most of the houses herein. In some instances if not desired it may be eliminated when specifications are drawn.

A "Heatilator" or its equivalent will capture much of the heat which goes up the chimney. This device is a metal lining of the fireplace, with air ducts constructed outside it in the chimney. Grills are set into this duct at the floor for the admission of cold air; this air circulates around the device and the heated air ascends and goes out into the room through the grills which are inserted between mantel and ceiling. This heated air helps heat the room instead of being wasted. This device must be provided for when chimney is built.

Wall Treatment: As a product of research, fire-resisting wall board, with knotty pine design or a variety of other patterns, is available. Its use dispenses with lath and plaster and it is quickly applied. Periodical repapering is thus avoided.

Washable Paints: and decorative materials have been invented and will come into more general production and use in the new era of peaceful pursuits.

Lighting Fixtures: Styles have changed from the old time chandeliers and gaudy fixtures to fluorescent lighting fixtures, floor lamps, etc. which give better light where needed with less consumption of current.

The time to locate floor plugs for radios, vacuum cleaners, electric kitchen utensils, laundry equipment, floor lamps, electric range, air conditioning, refrigerator, home freezer, clothes dryer, dish washer and/or garbage disposal is before construction is started. It would be expensive to add these later as new uses are found for electric current or new devices are added to home equipment.

It is highly important to provide adequate wiring for anticipated, even unsuspected needs.

The Attached Garage: The automobile being now such a family necessity, the attached garage has become more than ever a part of the house. It saves building long driveways. An attached garage is warmer in winter than one exposed on all sides. It is convenient in stormy weather. The owner is safer from molestation at night than if built on an alley, and the car is also safer.

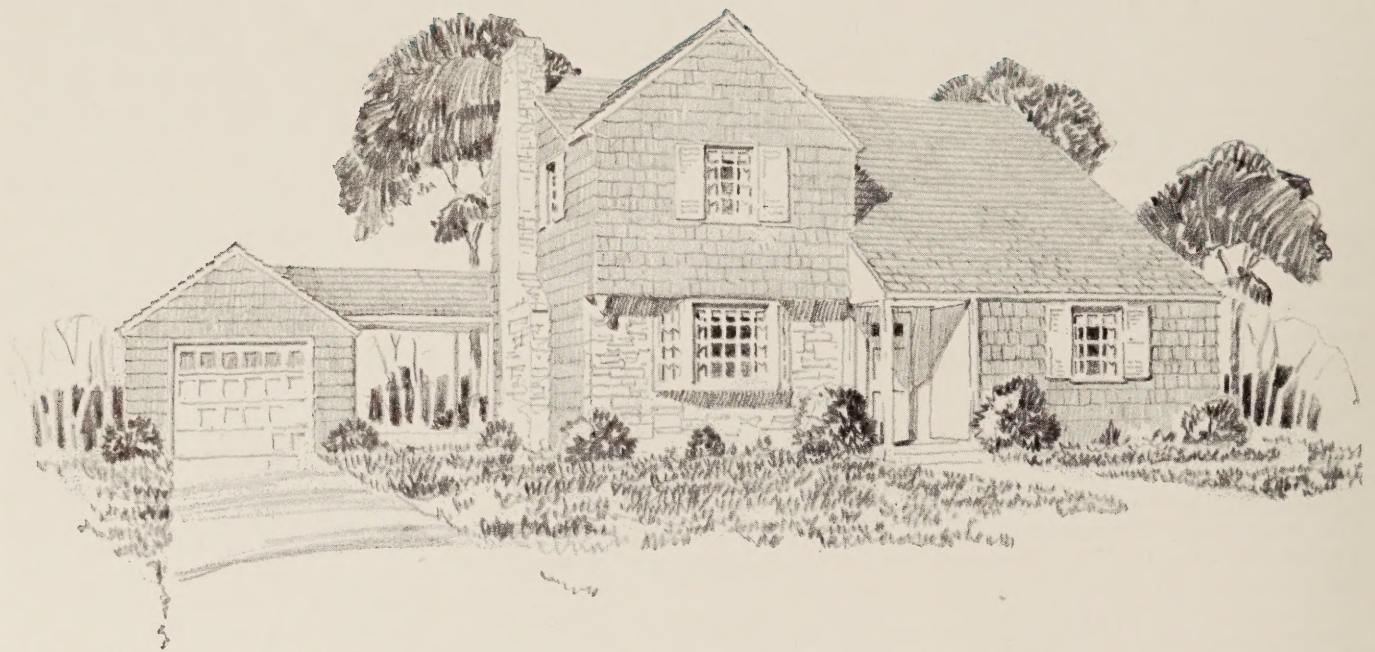
Porches: A screened porch makes for enjoyable and healthful outdoor living. It is an economical substitute for a heated sun porch, serving the same purpose during warm months, while the living room may be adequate during cold weather.

Planting: Without judicious planting a house, however attractive in itself, would be a barren thing. Evergreens and other shrubbery, skillfully arranged, a tree or two, and perhaps a border of perennials and annuals, set off by a well tended lawn; perhaps a vine, climbing rose, or wisteria draping the front entrance leaning on a trellis — all these add dignity and beauty to a house and put the finishing touches of artistry on good architecture.

Behind the house let there be a vegetable and fruit garden at the rear of the lot screened by a border of tall plants, such as hollyhocks and delphiniums. And, if there is room, have a little orchard and an elm or two for shade. All this will make a pretty picture to be framed by the windows facing the back yard, and, perhaps from the porch at the side or rear of the house.

Work? Yes, it requires labor to keep up garden and lawn — labor well rewarded in health and satisfaction! Plantings charm the city worker who longs for contact with mother earth. They go far toward the making of

"HOME SWEET HOME!"



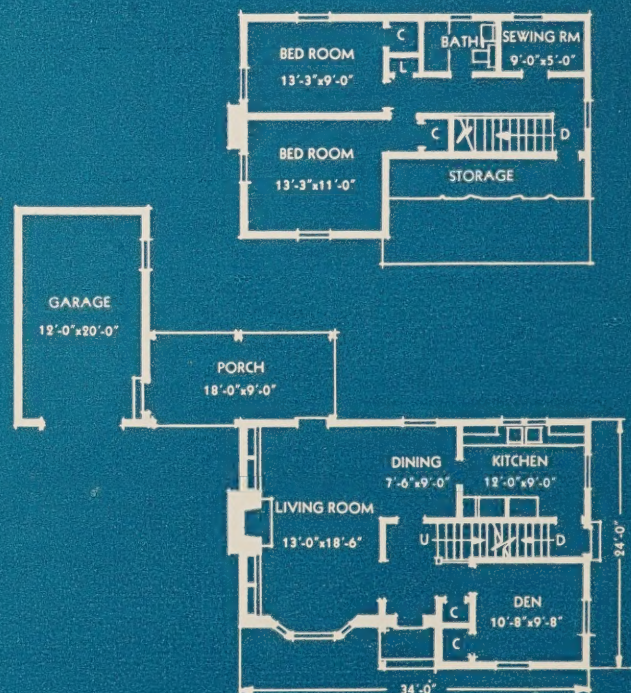
SEVEN ROOMS 34' X 24' 19,470 CUBIC FEET

THE *Ogunquit*

• This house has an informal rustic charm. The combination of rough stone and unstained hand-split shakes on the walls are key features. The fireplace wall of the living room is in natural finish pine.

FEATURES

1. Open dining room space adds feeling of spaciousness to living room. Can be divided from it by screen, furniture or low book cases.
2. Living room bay window gives on front lawn and street, adds charm to the house, an eyefull for passers-by.
3. Den on first floor may be used for study, as a guest room or for private conversation.
4. Book case space both sides mantel.
5. Living room extends entire depth of house, with two exposures to light and air.
6. Attached garage, breezeway porch shielded from street and opening from living room.
7. Entry hall a shelter from front door drafts; has wall space for book shelves or narrow table and mirror.
8. Closet for family's and guests' wraps.
9. Two bedrooms and bath on second floor. Also small room may be used for sewing or may have double-decked bunks for children.
10. Good closets, with linen closet adjoining bath room.
11. Convenient kitchen; window over sink. Cross ventilation.
12. Cross ventilation every room in this home.
13. Storage space on second floor.
14. Garage and porch may be omitted, permitting use on narrow lot.





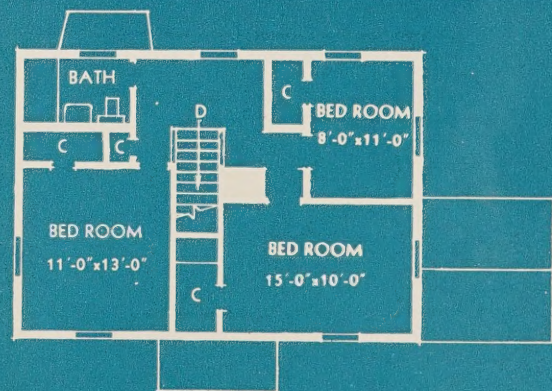
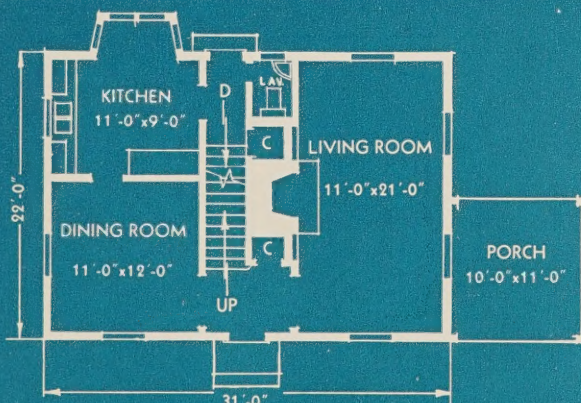
SIX ROOMS 31' x 22' 15,340 CUBIC FEET

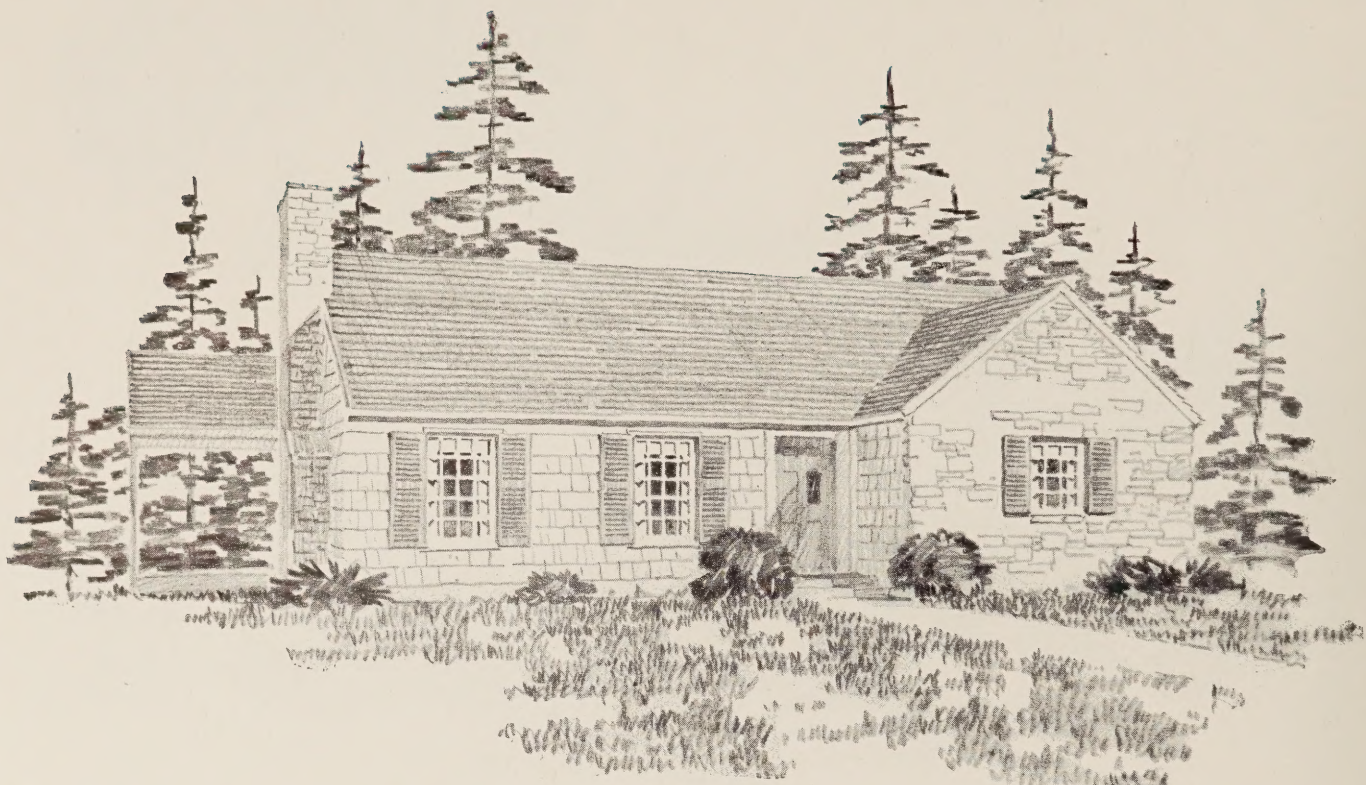
THE *Greenfield*

• The simple and straight-forward lines of this Colonial house will insure its always remaining in good taste. Flush siding on the upper walls in front and rear adds smartness to this trim design.

FEATURES

1. Bay window in kitchen an attractive three-way view dining nook.
2. House appropriate in size for city lot.
3. Windows three sides, living room.
5. Fireplace for cozy relaxation.
6. Lavatory on ground floor saves stair climbing.
7. Entrance a buffer for living room against cold draft when front door opens in cold weather.
8. Coat closet in entry hall.
9. Extraordinary wall space, living room, for furniture and book cases.
10. Complete living facilities for the average small family.
11. Porch opens off living room with three-way view and breeze.
12. Large closet each bedroom.
13. Linen closet adjoining bath room.
14. Two large and one smaller bedroom second floor.
15. Cross ventilation all bedrooms.
16. Plenty of wall space in bedrooms for beds and furniture.
17. Room on stair landing for furniture or book cases.





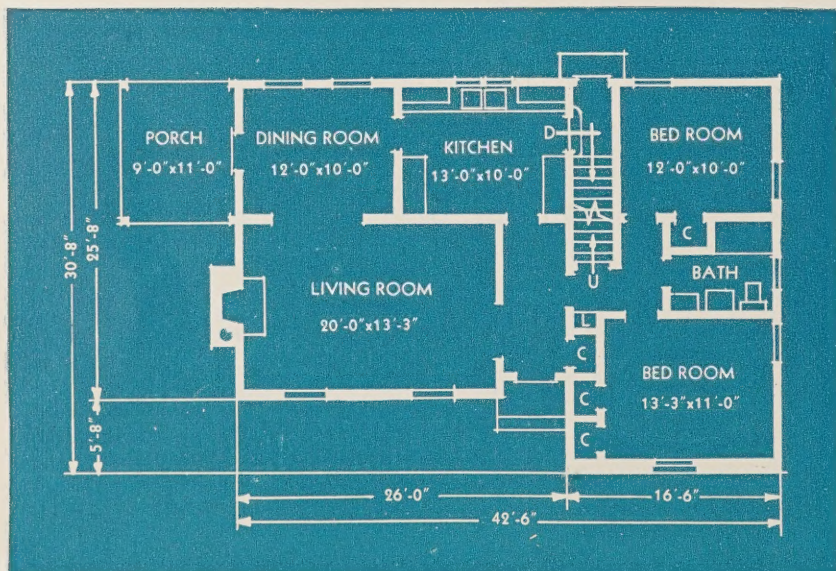
FIVE ROOMS 42'6" X 30'8" 26,950 CUBIC FEET

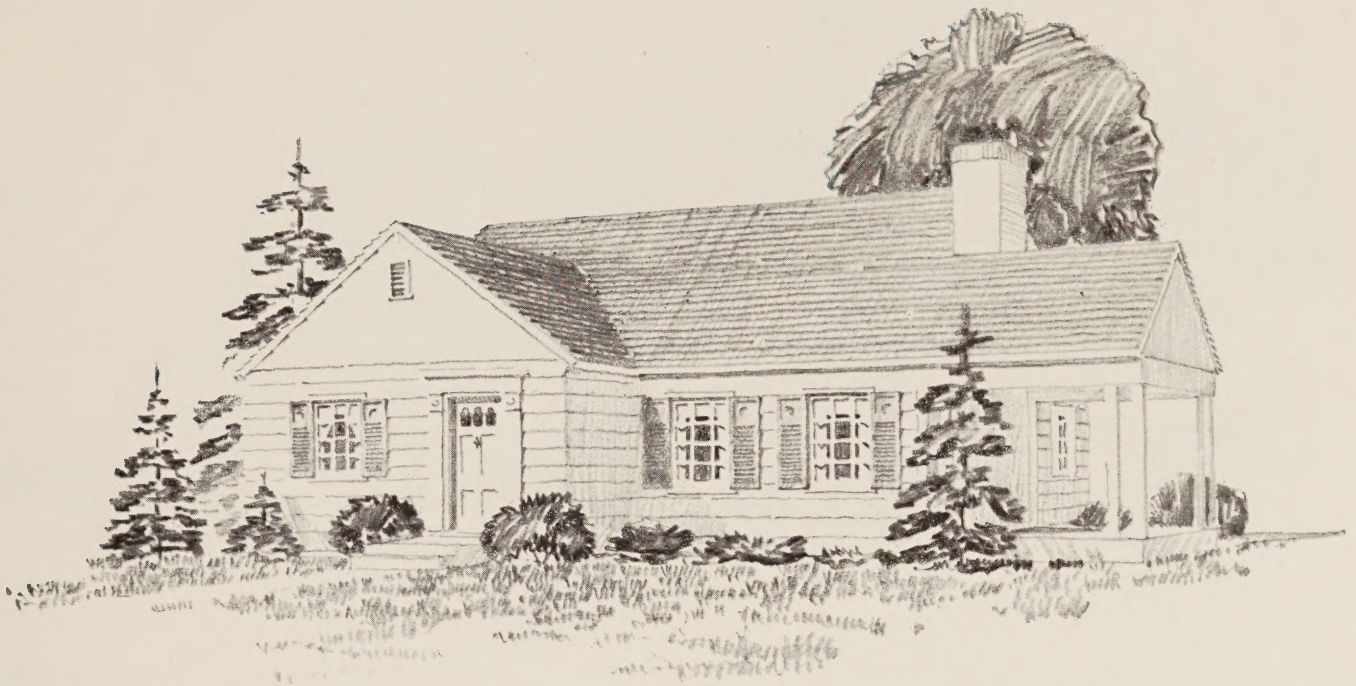
THE *Rockland*

● This Colonial house has good simple lines and an excellent plan. The discriminating use of two different wall materials always adds interest. Brick or stone can be used in combination with shingles or siding.

FEATURES

1. Large living room with unbroken wall space for disposition of furniture.
2. Fireplace makes the end of living room a bright, cozy retreat.
3. Entry hall shelters living room from wintry blasts when front door is opened.
4. A house for city or suburbs with a high resale value.
5. Kitchen centered for quick and step-saving access to all parts of the house.
6. Porch can be attached in rear of dining room for narrower lot.
7. Dining room looks out on garden.
8. Porch adjacent to dining room for summer meals and positioned for privacy from street and full view of garden.
9. Bedrooms well isolated from daytime quarters with bathroom between.
10. Cross ventilation all rooms.
11. Ample cupboard provision in kitchen, and corners in dining room inviting cupboards.
12. An extremely practical plan with room to accommodate a growing family.
13. One or more bedrooms can be added later upstairs. Provision for stairs is made in this plan.





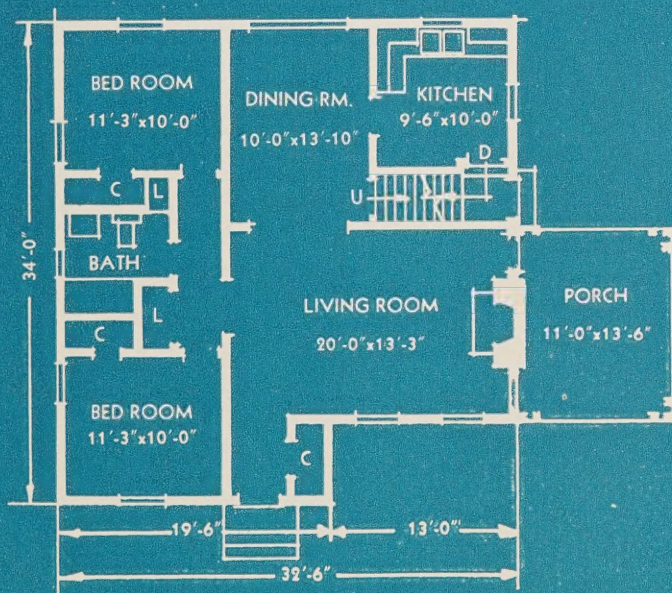
FIVE ROOMS 32'6" X 34' 23,210 CUBIC FEET

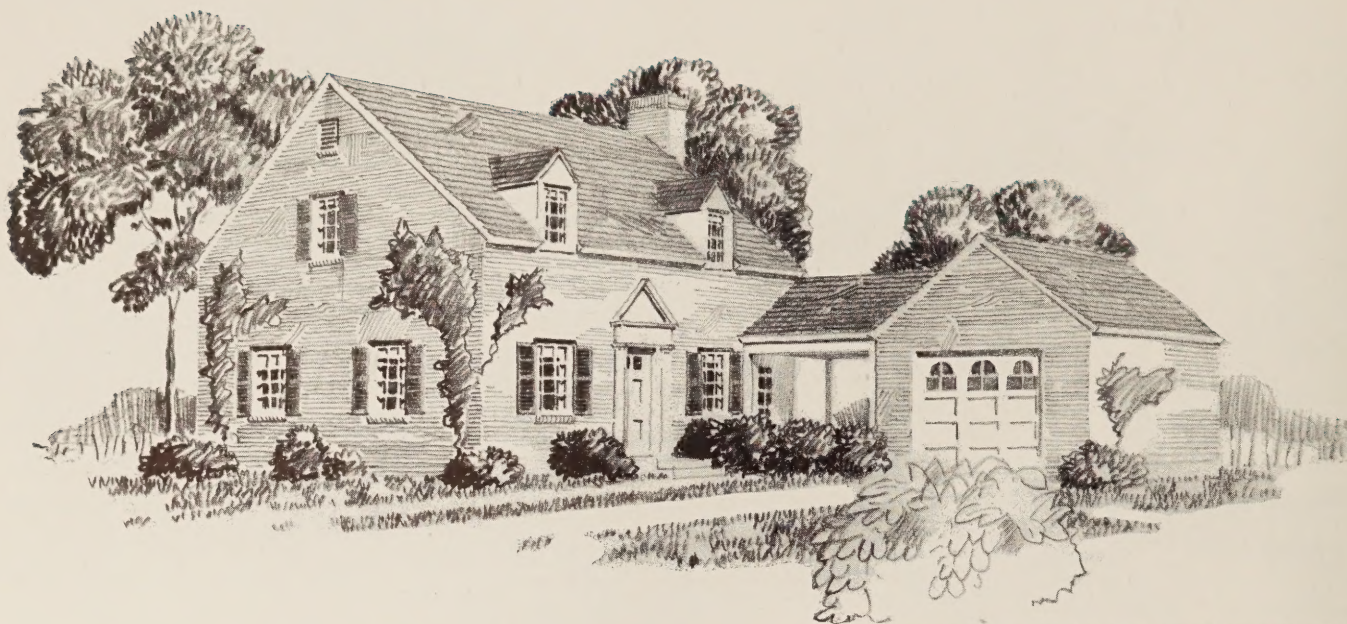
THE *Onset*

• A rather conservative small Colonial Home that will always be a good investment. The porch as shown adds width to the appearance but can be placed at the rear thus permitting the use of a narrow city lot.

FEATURES

1. Entry shields living room from outside weather.
2. Large living room, with fireplace, opening on porch.
3. Porch to be screened, with three-way view.
4. Bedrooms are separated from living room by two doors and hallway insuring quiet for those who retire early or wish to read or study.
5. Opening between living room and dining room gives effect of spaciousness.
6. Large coat closet in vestibule.
7. Large dining room window framing garden view.
8. Convenient kitchen with cross ventilation and ample working counter and cupboard space.
9. Large closets in bedrooms, and linen closet in hall; also towel closet in bathroom.





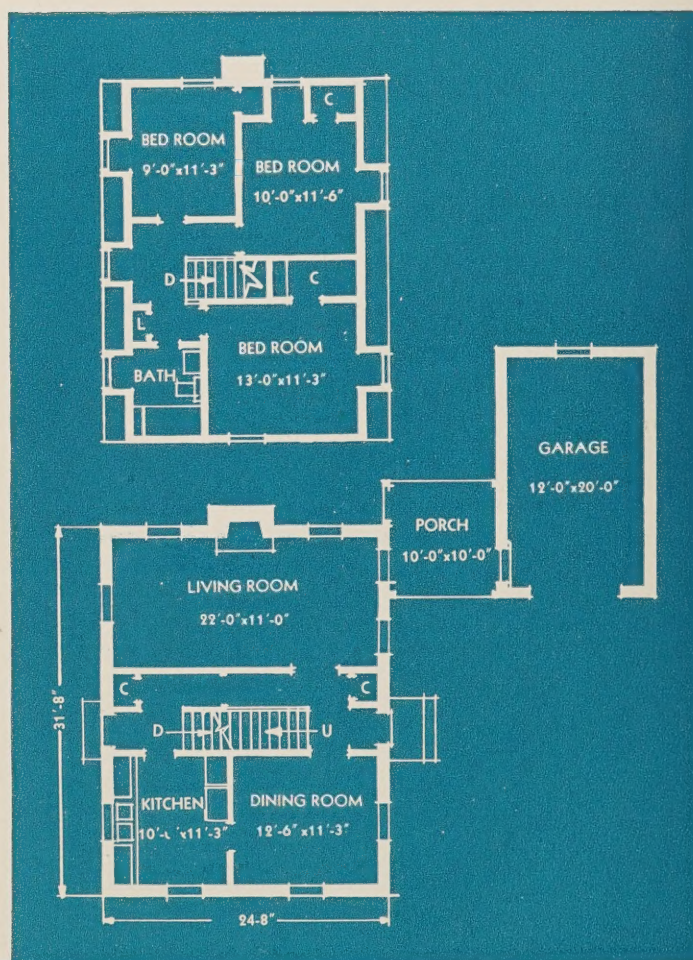
SIX ROOMS 24'8" X 31'8" 20,450 CUBIC FEET

THE *Hartford*

• A Colonial design in brick reminiscent of Virginia and the South Atlantic States. Either natural red brick or common brick whitewashed would be entirely fitting. Placing the gable to the street gives a different and pleasing effect.

FEATURES

1. The living room in rear is an unusual and very attractive arrangement. Here is privacy, quiet from street noises, and an incentive for creative gardening.
2. Entrance placed to shelter living room from chill drafts when the door bell rings. Also to give privacy on that occasion to occupants of living room.
3. Breezeway porch, adjoining living room adds capacity for enjoyment.
4. The garage, entered from porch may be omitted without sacrificing balance.
5. Two good sized bedrooms and one smaller one, two of them looking out upon garden.
6. Good closet planning.
7. Three-way exposure, living room, and cross ventilation all bedrooms.





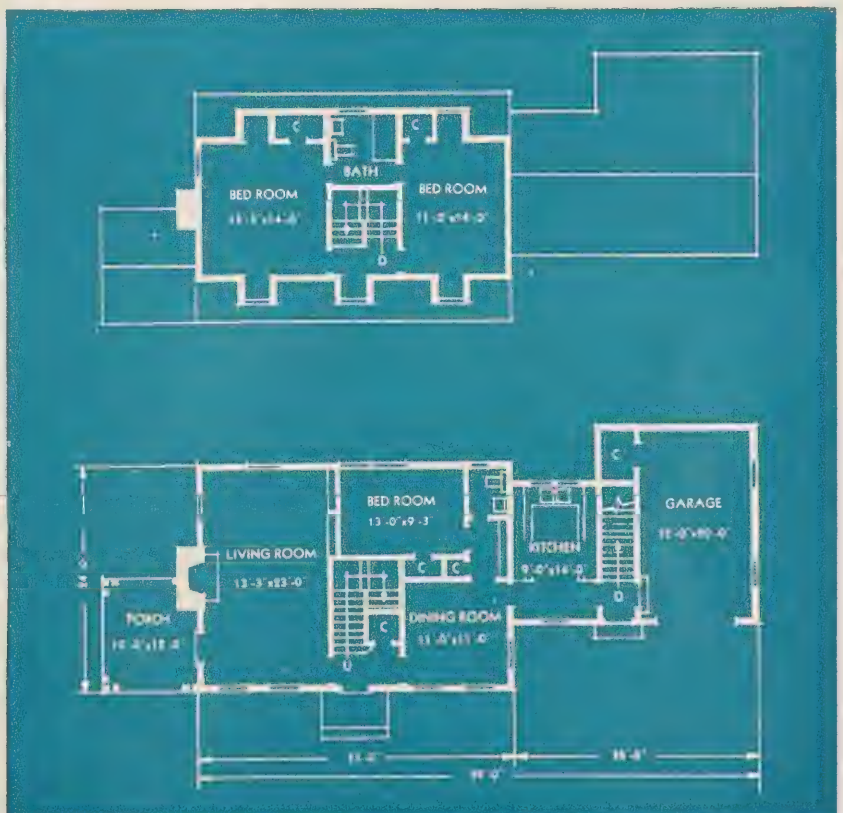
SIX ROOMS 59' X 24' 24,610 CUBIC FEET

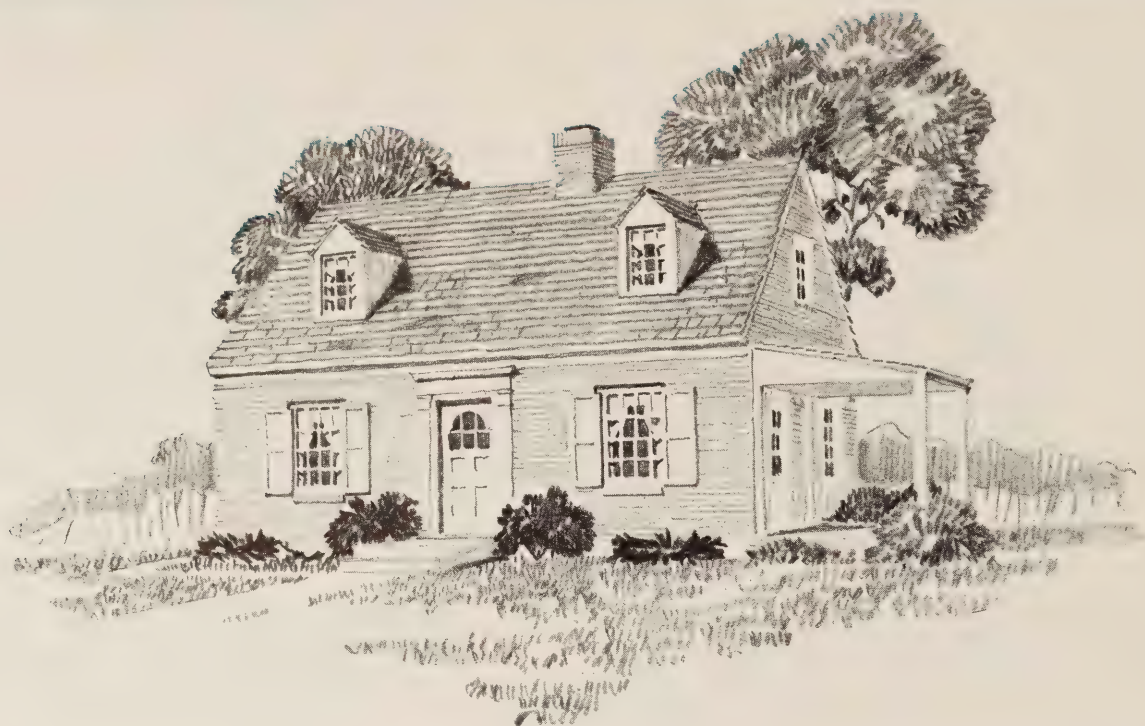
THE *Palmouth*

• This house is a faithful adaption of the Cape Cod Colonial and should please the most scrutinizing critic. The small and well proportioned dormers and the small transom lights over the entrance are common features of our early American homes in New England.

FEATURES

1. A low cost member of the Cape Cod family in which living is reduced to its simplest terms.
2. And in which economy of construction and maintenance is the watchword.
3. Nevertheless, it boasts a fireplace — every home should have one for it contributes so much to enjoyment.
4. And the porch, off living room invites outdoor living in warm weather.
5. Living room, running entire depth of house has three-way outlook.
6. A good-sized dining room.
7. The kitchen has just about everything the housewife wants to ease her work and save steps.
8. As in story-and-a-half houses of this type, the bedrooms are roomy.
9. Distinctly a home in the medium cost range designed for simple living.





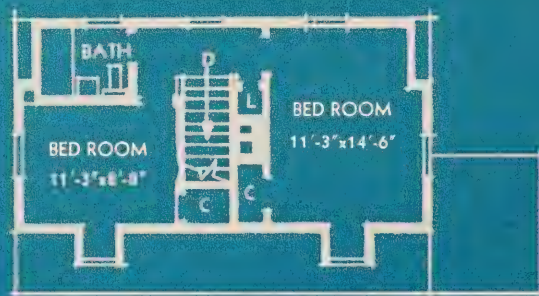
FIVE ROOMS 30' X 20' 15,190 CUBIC FEET

THE *Cohasset*

• The typical Cape Cod house is of frame construction but this adaptation in brick is more reminiscent of Williamsburg where masonry was generally used. Red brick with white blinds and woodwork would make a very attractive combination.

FEATURES

1. Excellent position of the coat closet and entry arrangement, eliminates cold draft from front door.
2. Large living room with fireplace and separated from dining room.
3. Large wall space in living room for attractive grouping of furniture, book cases, piano and radio.
4. A step saving kitchen, with built-in cabinets and extra closets in rear entry way.
5. Plenty of counter space beside sink. Built-in cupboards next to dining room door.
6. Porch overlooking garden, while commanding view of street, where meals can be served in comparative privacy.
7. Unusually ample bedroom closets, the home-maker's delight.
8. If porch is placed to the rear of the living room, this house will fit a small lot.
9. An unusually compact two bedroom house, economical to build and easy to heat.





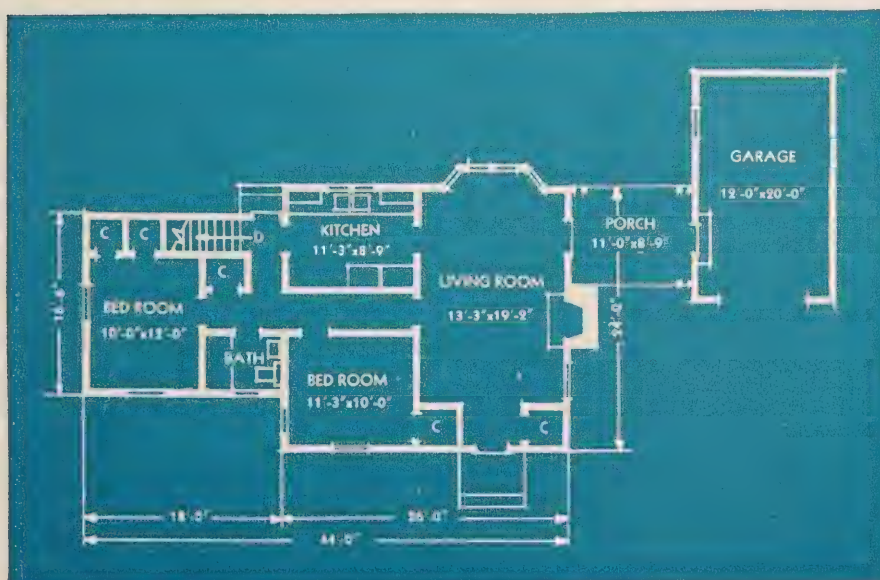
FOUR ROOMS 44' X 24' 19,620 CUBIC FEET

THE *Harwich*

• This rambling design is well adapted to suburban living in this modern age. Attached garage and omitting of the dining room are features that are popular today. Although this house is inspired by the Cape Cod Colonial its use is not limited to any one part of America.

FEATURES

1. One of those "rambling" houses now so popular with "home of tomorrow" planners. Especially suited to suburban lot, or to the country.
2. The breezeway porch is secluded from the street, opening into the garage, a thing to be thankful for in stormy weather.
3. The living room is eloquent with comfort and cheer with its fireplace, and bay window looking out upon the garden.
4. Ample wall space in living room, notwithstanding its numerous windows for book shelves and disposition of furniture.
5. Dining room omitted, it being the least used room in the house; but ample space before bay window for pleasant dining.
6. Both bedrooms adjacent to bathroom.
7. Master bedroom has a closet each for Mr. and Mrs. Owner.
8. Kitchen is centered between the main areas of the house, with built-in kitchen work facilities.
9. Front entry shelters living room from wintry blasts when front door is opened. In fact, you will observe that not a single plan in this series has front door opening directly into living room.





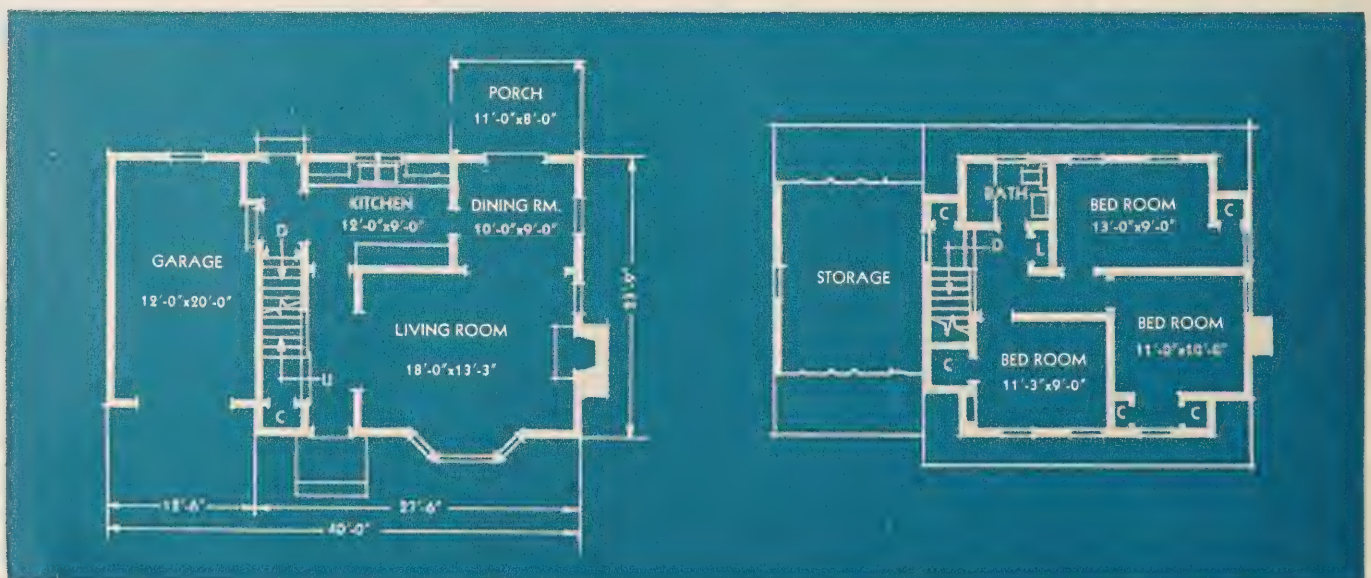
SIX ROOMS 40' X 23'9" 18,660 CUBIC FEET

THE *Nahant*

● This design is an interpretation of the early Hudson Valley Dutch Colonial. The large bay window in the living room extending down close to the floor permits an excellent view of the yard even from a sitting position across the room. Either shingles or siding would look well on this house.

FEATURES

1. Living room, opening as it does into dining room, gives the effect of a 23 foot room. The rooms may be separated, if desired, by a movable decorative screen or even with furniture.
2. Garage adjoins house with convenient access in stormy weather.
3. Bay window in living room facing front lawn and street.
4. Fireplace flanked by window.
5. Kitchen, well organized for step saving has quick access to front and service door, dining and living room.
6. Master bedroom in rear overlooks garden, shielded from street noises.
7. Four closets for three bedrooms, with linen closet for good measure.





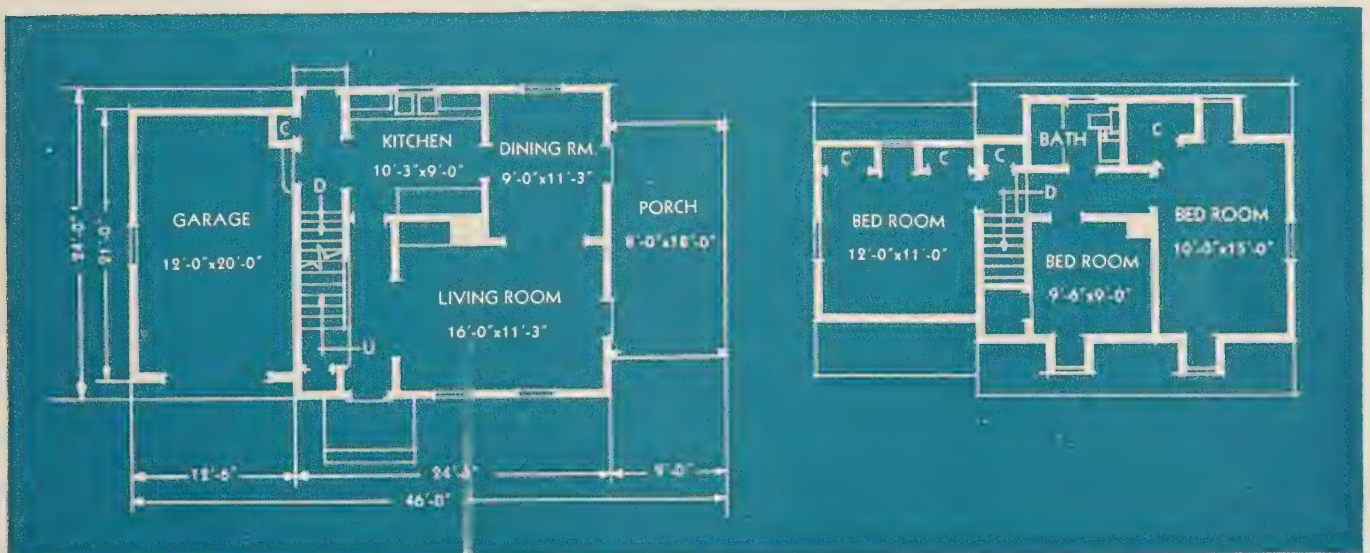
SIX ROOMS 37' X 24' 15,360 CUBIC FEET

THE *Ten Eyck*

● This Dutch Colonial house is as trim as its Dutch antecedents. The roof lines are deceiving in that they enclose more space than one would imagine. White siding or shingles with rich colored blinds will give this house the character it should have.

FEATURES

1. Because it fits a narrow lot, this Dutch Colonial will delight the family tied to the city, while affording a surprising amount of room for such a small house.
2. With three bedrooms and good living and dining rooms, it also houses the family car conveniently near and has a large porch which looks out upon garden, front lawn and street, while affording more privacy than the old fashioned and now almost obsolete front porch.
3. The kitchen built-in equipment is all that the hard-working housewife asks for. The service entry has a closet for brooms and other utensils which are kept out of sight.
4. The approach to front door from kitchen makes it unnecessary to go through other rooms to answer the doorbell.
5. The master bedroom has two closets which Mr. and Mrs. Owner will greatly appreciate.
6. Bedrooms have ample closet space. The linen closet is convenient to bathroom door.
7. It is unusual to have three good, sizeable bedrooms in a house that appears so small from the outside. One may search long for a small house design with so many admirable attributes.





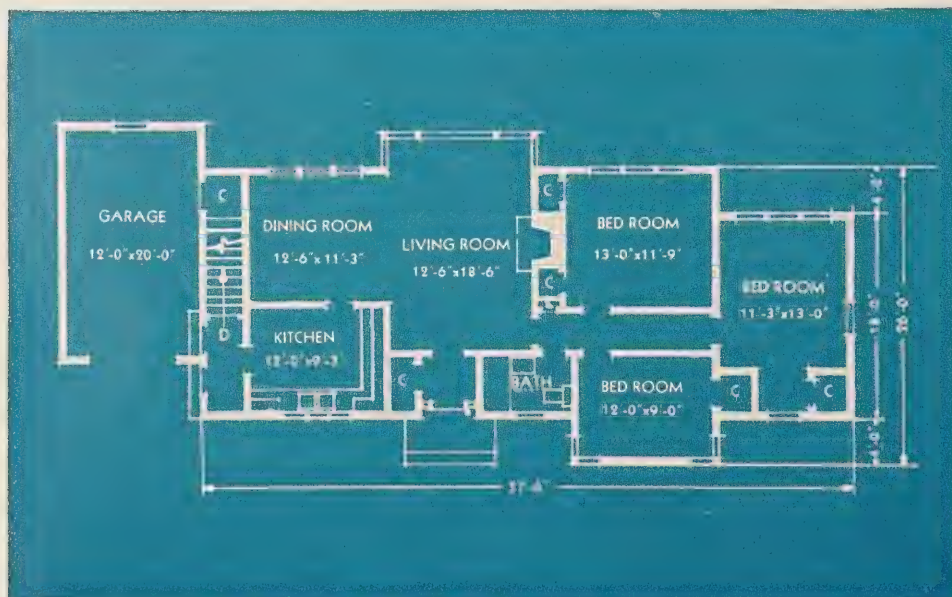
SIX ROOMS 57'6" x 26' 24,880 CUBIC FEET

THE *Broadwater*

● Modern or contemporary American is embodied in this design. A wide suburban lot with the outdoor living space to the rear enjoying privacy and facing the principal rooms. This house might well face north or west to take advantage of the large plan area.

FEATURES

1. One of those "rambling" houses which charm so many home lovers. Designed, of course, for lot of ample size, especially in suburbs where property is cheaper, or out in the country. You might even go so far as to call this a "ranch" house, with a little stretch of the imagination.
2. The living room and dining room, opening as one, join as a room at least 24 feet long.
3. A distinctive feature of this house is the large bay "picture" window which brings right into the living room a vivid canvas of nature's paintings of the four seasons.
4. The garage is entered from the kitchen, making access convenient in bad weather.
5. Three bedrooms will accommodate a family larger than that occupying the ordinary small house, and in great comfort.
6. The mistress of the house will be pleased with the kitchen conveniences and the isolation of the three bedrooms from the living quarters.
7. The hospitable recessed front door provides shelter for the guest while awaiting the answer to his ring.

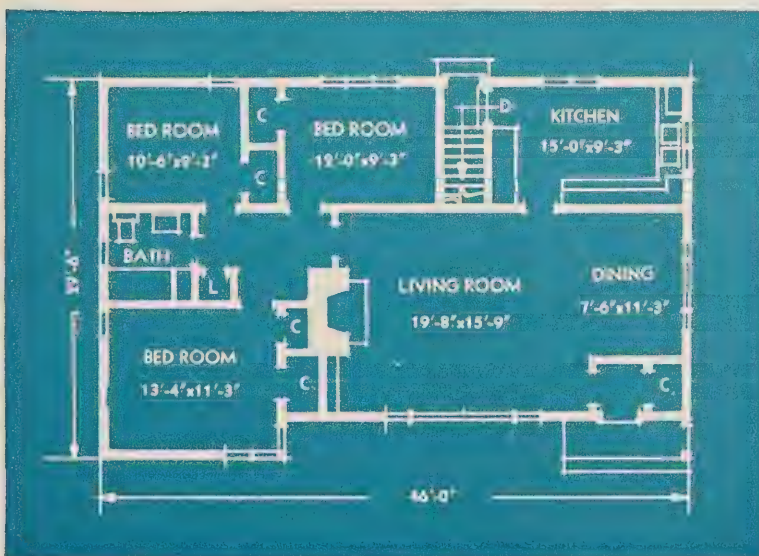




SIX ROOMS 46' X 29'6" 25,500 CUBIC FEET

THE *Cody*

• This Western or Ranch type house is typical of Young America. Although the design is simple and the plan is functional, neither is it conventional. Picture windows, corner windows, combination living and dining rooms are all features, in the house of Young America.



FEATURES

1. A small house, suited to city, suburban or country living, with everything on one floor, saving a lot of stair climbing, and with rooms arranged to minimize footwork.
2. The dining space is a part of living room, as in many of the newer homes. One floor living is now an important feature of the modern home.
3. A picture window looking out upon front lawn and street, and framing the distant landscape, offers intimate contact in the snugness of the living with the distant landscape.
4. The trellis at right of front door suggests an ivy or honeysuckle vine; or one may imagine an apple tree, with its blossoms and fruit, trained upon it as a vine — it has been done effectively.
5. Notice the corner window in front bedroom which lights room — one of the newer ideas in home architecture. It leaves more unbroken wall space for beds and furniture.
6. Observe also the placing of two bedrooms overlooking the garden, away from the noises of street traffic.
7. Kitchen, with its built-ins, its windows over sink and cross ventilation, is an ideal workroom for the busy housewife.
8. A three-bedroom small house, rooms with excellent wall space yet well lighted and ventilated, and segregated by a hall from other living and working quarters.



FIVE ROOMS 34' X 28'6" 18,300 CUBIC FEET

THE Welles

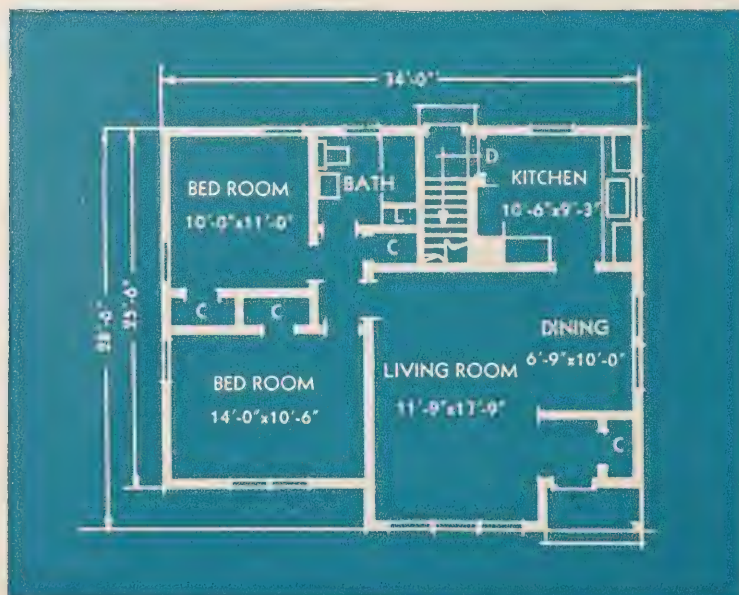
• Simple lines lend distinction to any design whether it is clothing, automobiles or houses. This house is very small and although it is different, it embodies the most practical plan and economical design. Shingles or siding can be used well on this house.

FEATURES

1. A compact little cottage for the small family with limited budget. Monthly payments on the mortgage will be little if any more than rent for a less attractive and convenient home.
2. The new idea open living room and dining space give the feeling of larger quarters.
3. The entry, with its coat closet protects living room from wintry blasts when front door is opened.
4. Note the beautiful living room window which lends inward and outward charm.
5. The recessed front door is another protection from storm as one waits for the response to the door bell.
6. The flat roof excludes the possibility of attic, but basement will accommodate storage.
7. Kitchen is provided with the cabinets and other facilities which usually are found in more expensive houses.
8. Bedrooms are of fair size, and have good-sized closets.
9. Cross ventilation in every room in the house.

* * *

This is a house which will meet the demand for low cost homes. It will grace the neighborhood in which it is built.





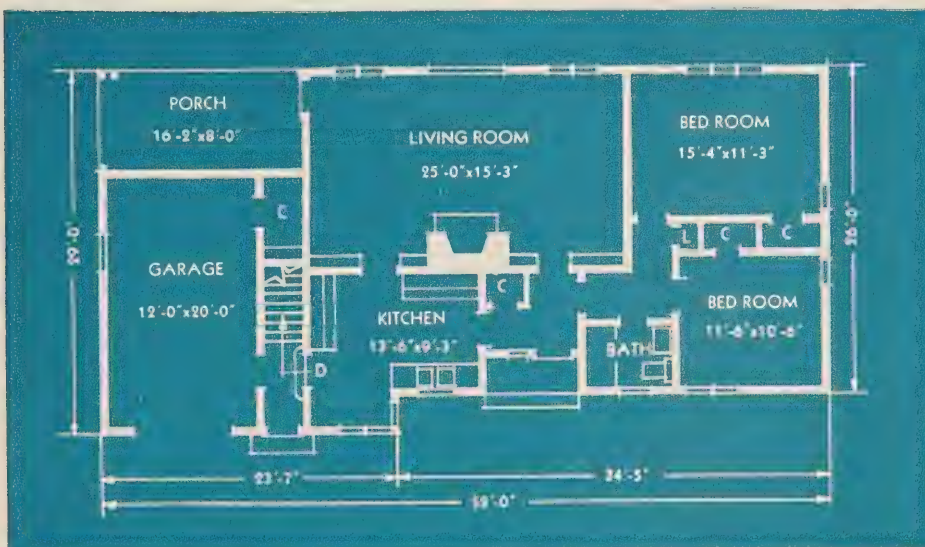
FOUR ROOMS 58' X 29' 23,970 CUBIC FEET

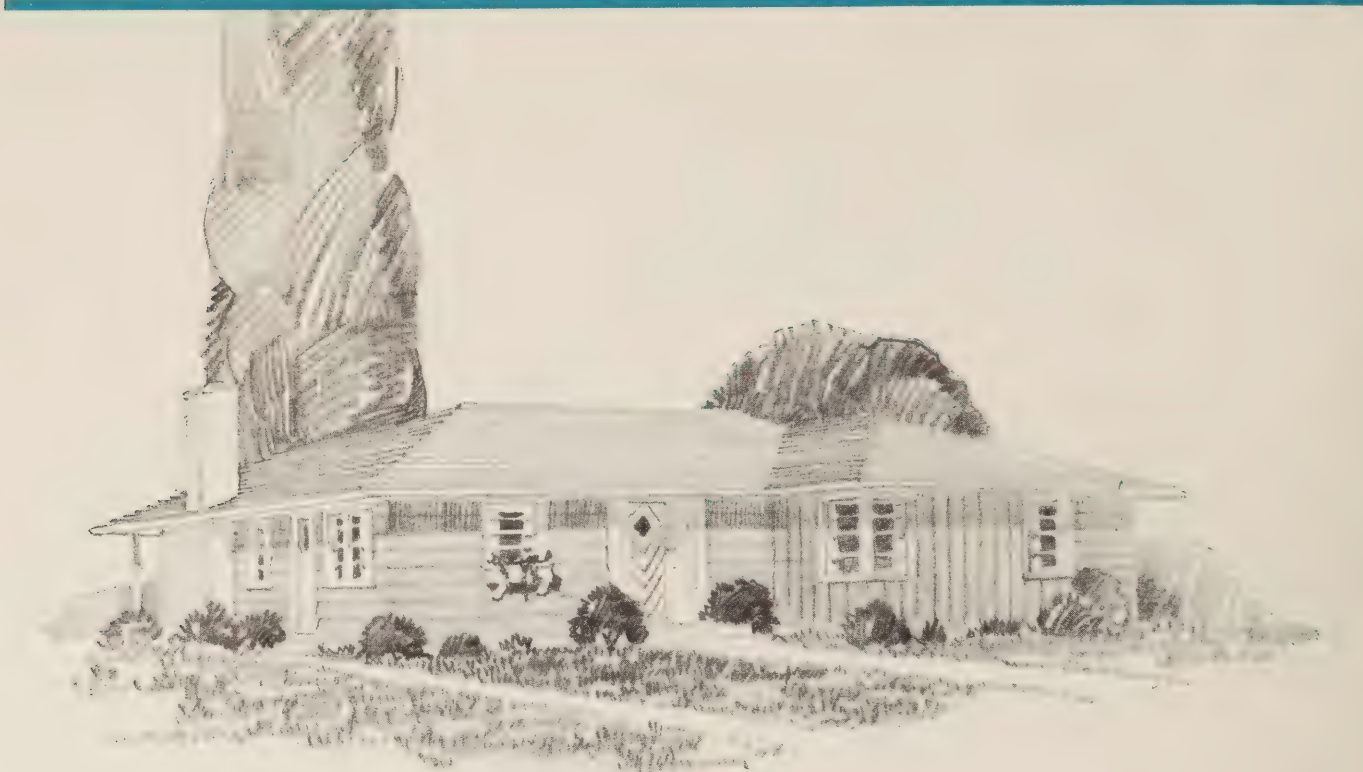
THE *Laramie*

● The long low lines of this house give it a snug appearance so desirable in a suburban or country house. This design is modern and practical. The little used dining room omitted allowing a generous size living room appropriately placed to the rear and affording the privacy necessary with large window areas as shown. Shingles or natural cedar siding would look well on this house.

FEATURES

1. The rectangular shape of this house and its compactness of floor arrangement make it an ideal home for the servantless family, as well as an economical one to build.
2. That living room, placed facing the garden has a special appeal. It offers privacy, and quiet, and its plentiful windows assure light and air, and view of the garden.
3. Access to the garage without going outdoors is a happy thought; and there is a closet in the garage for garden tools.
4. The porch, placed behind the garage makes a quiet retreat, and is one more sleeping room in warm weather.
5. Bedrooms and bath, carefully segregated from other activities, insures quiet and exclusion of noises.
6. Front entry, with its coat closet, brings living room remarkably near to front door, and insures privacy to its occupants when door bell rings.
7. Bedrooms have ample closets. They will accommodate long hanging rods.
8. The kitchen, with its generous spaces for putting things away, and its dining space looking out upon the street, has strong appeal.
9. The recessed front door offers shelter to the guest in inclement weather while awaiting answer to his ring.
10. Here is a house which deserves the closest study.





FIVE ROOMS 51' X 36' 23,290 CUBIC FEET

THE *Lansman*

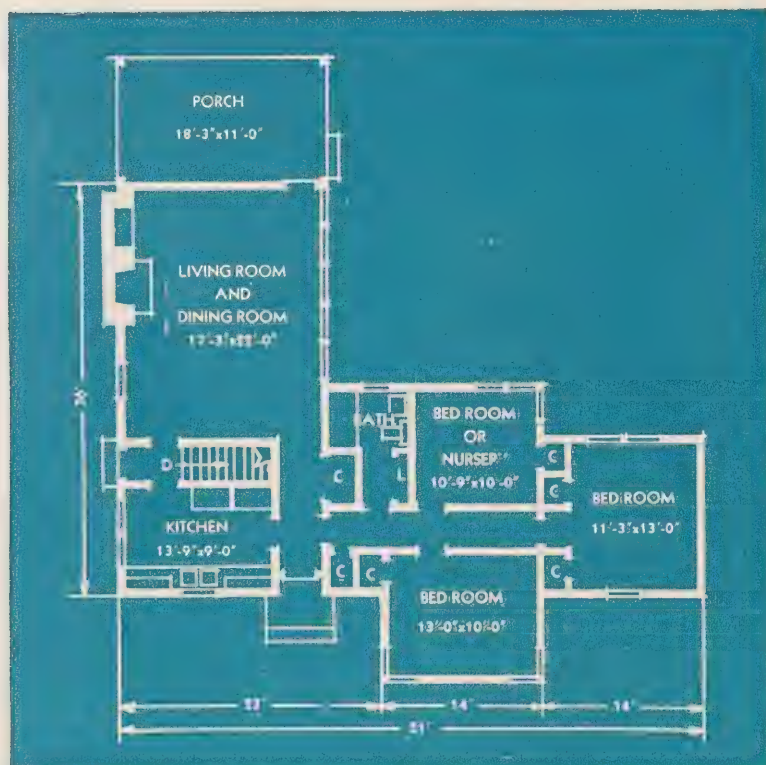
• This house provides something new and different and represents the popular trend in America today. Large glass areas, combination living and dining room giving to the privacy and beauty of your yard and garden are features important to a happy and contented home life, and gracious living.

FEATURES

1. This is the prize house illustrated in color on the cover. It is one answer to the popular demand for the "ranch" type of country home. It is equally adapted to the suburbs, or even a large city lot.
2. The spacious living room, a retreat from the street or highway is a desirable feature. On one side the walls composed of large glass area, bring one into intimate contact with the landscape.
3. The porch, at the far end of living room, is a crowning feature. In it the happy owner and his family will find rest and relaxation and be in harmony with the outside scene.
4. The dining space occupies the near end of the living room, but is separated from kitchen noises by hall and stairway.
5. No need for an attic in this house as there will be plenty of storage room in the basement.
6. Notwithstanding the generous supply of windows, the living room has plenty of unbroken wall space for bookshelves, furniture or a piano.
7. This house offers three good-sized bedrooms, each with cross ventilation.
8. The corner windows in front bedroom add just another touch of modernity.
9. One bedroom has two closets and it is easy to guess that it will be occupied by Mr. and Mrs. Owner.

* * *

Altogether, a house of infinite charm and a home that will fulfill dreams of happiness.





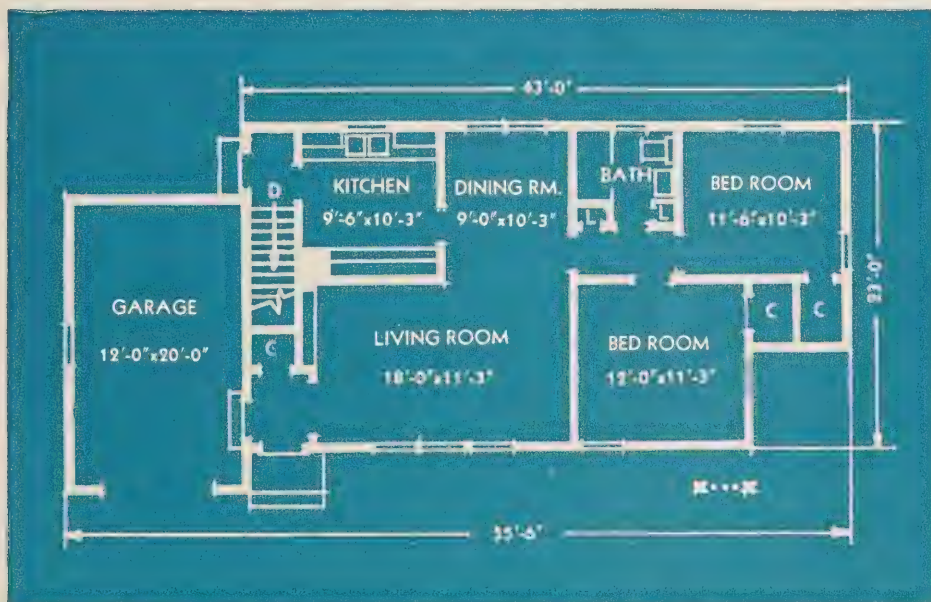
FIVE ROOMS 43' X 23' 19,800 CUBIC FEET

THE *Canyon*

• This design requires a wide lot and would be ideal for living in the country. The long low lines, large windows and protecting overhang of the roof gives this house a very inviting look.

FEATURES

1. This house is planned for economy of construction and maintenance.
2. The floor plan, ingeniously devised, concentrates the daytime and evening activities in one area, while segregating the sleeping quarters.
3. Plenty of unbroken wall space in living room.
4. The bathroom is accessible to bedrooms and to the rest of the house through a small and unusual foyer.
5. The low roof eliminates attic and saves space for stairway. Ample room for storage in basement.
6. Large picture window brings the outdoor scene into the intimacy of the living room.
7. Garage approached through door from living room, with consideration for the comfort and safety for Mrs. Owner when she parks her car, especially at night.
8. Throwing living and dining room together gives impression of spaciousness.
9. Note the unusual closet arrangement for bedrooms.
10. Cross ventilation for bedrooms with plenty of unbroken wall space for beds and dressers.
11. The kitchen is provided with all the necessary cabinet space.





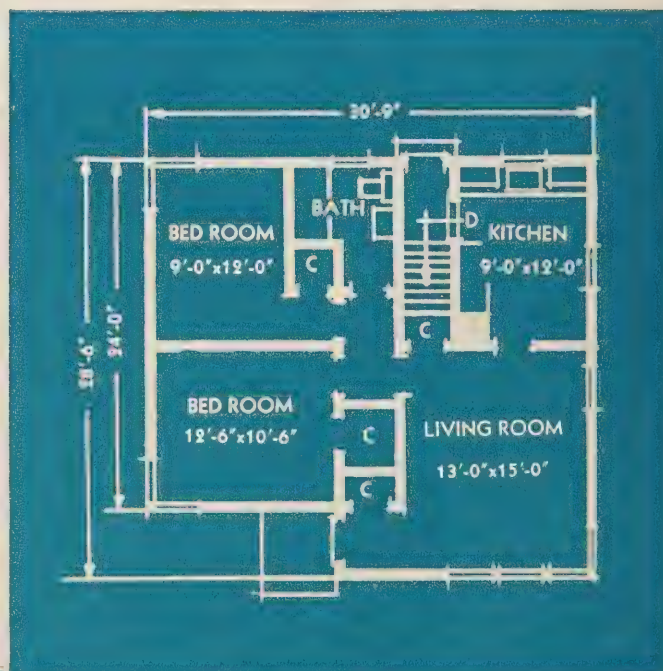
FOUR ROOMS 30'9" X 28'6" 16,290 CUBIC FEET

THE *Hull*

• A practical plan with simple-but different lines makes a very small house most livable and attractive. If space permits and the need arises a porch can easily open off the living room. A modern home, practical in every detail. A family with assured income and necessary qualifications, could pay rent money and savings, and in a reasonable time own this attractive cottage free and clear.

FEATURES

1. In this new era of American better living the advantages of modern building ideas are by no means exclusive for the builders of houses in high cost levels. You will see in this home a complete apartment.
2. For the dweller in outmoded houses this plan offers modern conveniences without a foot of waste space. For the apartment dweller it offers four-side exposures with room to move around in.
3. The modern corner windows in the two bedrooms and the living room are a desirable innovation hitherto denied the renter.
4. The kitchen has cross ventilation so important in a kitchen—one window over sink.
5. Ample closet space in bedrooms, with coat closet in entry.
6. Planned for a narrow lot.
7. The size and compactness of this house makes for low heating costs, and for minimum labor and care on part of the home maker.





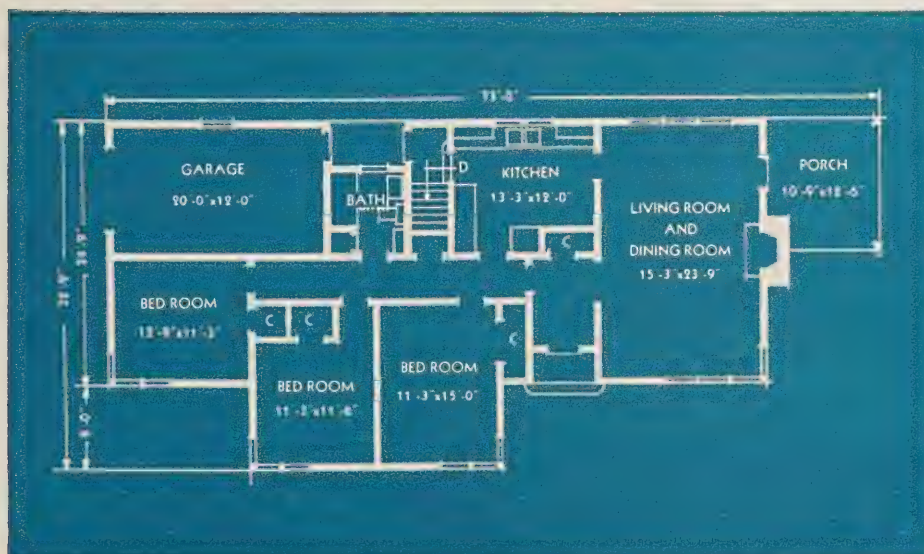
FIVE ROOMS 73' X 32'9" 20,230 CUBIC FEET

THE *Hartland*

● This modern, western, or ranch type house is planned for suburban living. Corner windows add spaciousness to a room even though its dimensions are small. This house with its large windows can take good advantage of open country or a commanding view. Here is an ideal country or suburban home which will grace large acreage or a tract of land a little more spacious than a city lot—a commuter's paradise

FEATURES

1. A delightful modern, roomy house on the order of the "ranch" type for the family which yearns to get its feet on the ground in suburb or country.
2. And for the family which needs three bedrooms.
3. The porch will also make a comfortable sleeping room in warm weather.
4. This house has just about everything for enjoyable living. It is a complete unit.
5. One of those plans in which the living room doubles with dining space, which is at end overlooking the landscape through ample windows; and which bring the garden scene indoors during the changing seasons.
6. The garage is actually part of the house, saving the cost of a long driveway to the rear.
7. Bedrooms off by themselves, separated from living room by a hallway.
8. Good sized closets in bedroom and linen closet in bathroom.
9. Entry hall, taking up little room, is a buffer from cold drafts from front door.
10. The low roof precludes finishing rooms on second floor, a condition offset by plenty of storage space in basement.





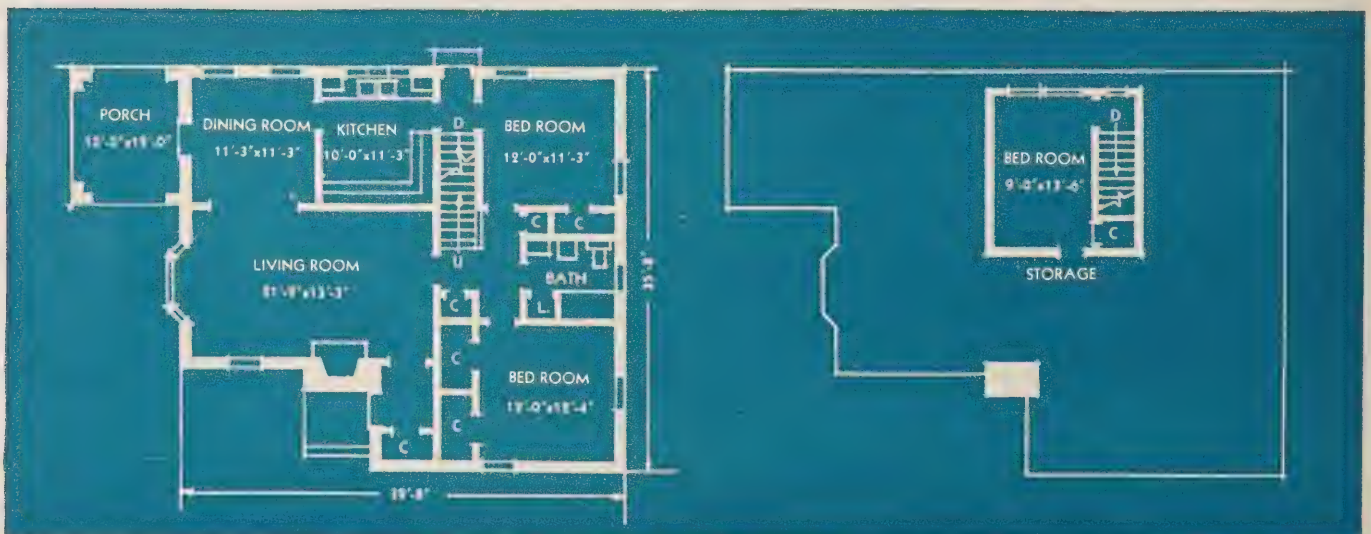
SIX ROOMS 39'8" X 35'8" 28,500 CUBIC FEET

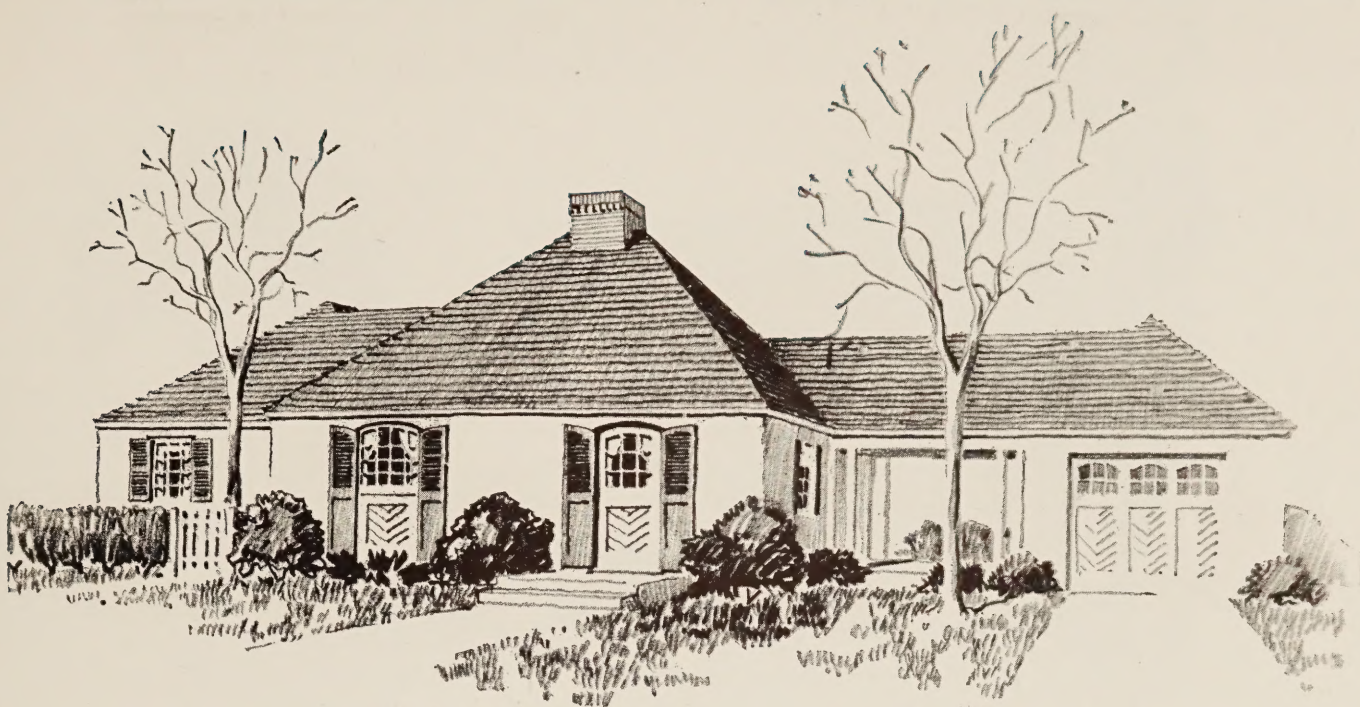
THE *Frontenac*

● A liberal interpretation of French Provincial would best classify this house. Whitewashed brick with brightly painted entrance door and blinds would give this house a sparkle and distinction, not found in most small houses.

FEATURES

1. Living room with wide opening into dining room gives impression of spaciousness, and a glance through wide windows into the garden.
2. Fireplace completes the enjoyment of comfort in this family gathering place.
3. Porch, to be screened, is at rear, assuring privacy and agreeably linking indoors with outdoors.
4. Large wall space in living room for book shelves and setting of furniture.
5. Kitchen offers complete built-ins for work, for utensils and for china closets.
6. Bedrooms isolated from day-time living quarters by hall, closet, stairway and doors; those who retire early or study or read will not be disturbed by conversation or radio.
7. An extra bedroom on second floor, with storage attic which, of course, must be insulated.
8. The large closets in bedrooms will delight the housewife; the master of the house will be particularly pleased to have a closet of his own.
9. Space on second floor to finish off another bedroom later on.





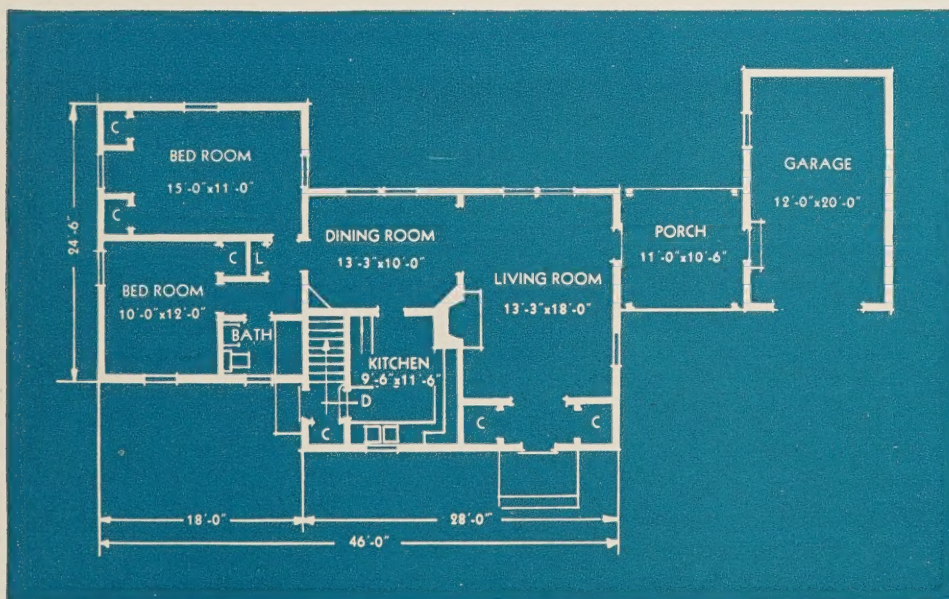
FIVE ROOMS 46' X 24'6" 23,700 CUBIC FEET

THE *Brittany*

• This rambling French Provincial house is designed for suburban living. Garage faces the front while principal rooms face the rear and enjoy privacy. The steep roof, wide curved lead doors and windows are typical details of Northern France. Either brick or stucco exterior would be appropriate.

FEATURES

1. A small home for simple living. The breezeway porch and garage give it the impression of a much larger house. Few modern houses are now built with old fashioned front porches.
2. The vestibule has the luxury of two coat closets, one, perhaps, for the children exclusively.
3. The rooms are not large — conducive to simple living and low-cost heating.
4. The inevitable fireplace, for an added touch of solid comfort.
5. Master bedroom has three exposures, with wall space for twin beds. Both bedrooms completely isolated from activities and noises of daytime quarters.
6. Kitchen is the housewife's dream.
7. Space in rear, between master bedroom and garage for patio in which garden may be located, visible from dining and living rooms.
8. All in all, a practical small house and an architectural gem.





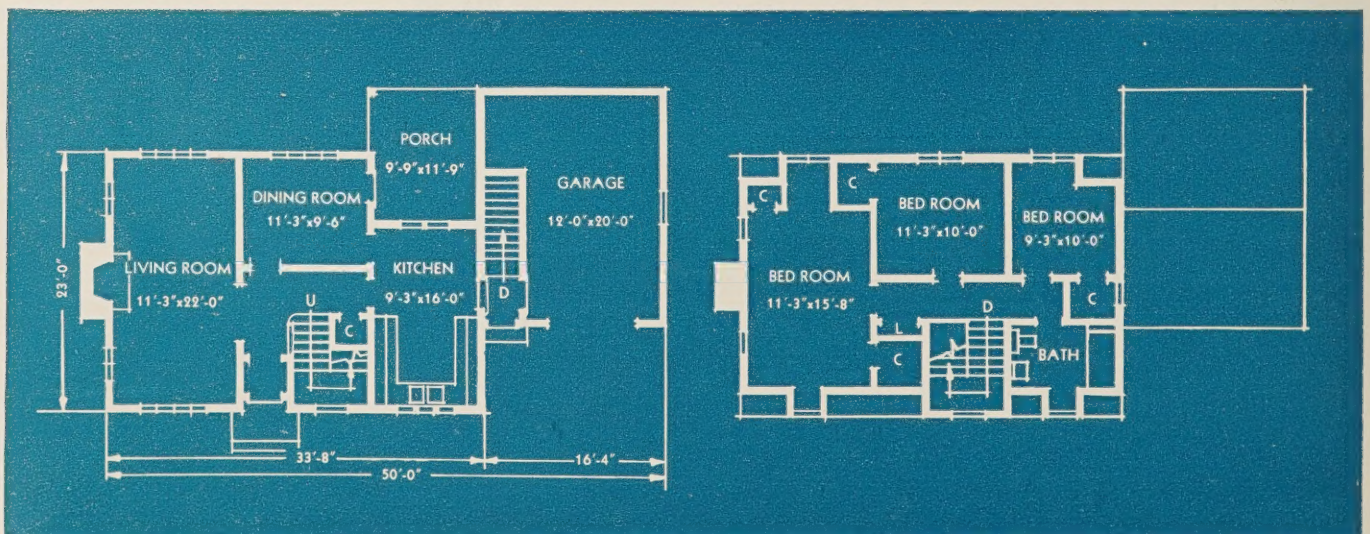
SIX ROOMS 50' X 23' 30,720 CUBIC FEET

THE *Breton*

● This French Provincial design is inspired by the farm houses of Normandy. Simple lines and informality are the key notes. Stucco walls, casement windows, small dormers, and large lantern at the entrance are significant features.

FEATURES

1. Examined closely, this proves to be a highly satisfactory design and floor plan for the home lover. Look first at the living room:
2. Three exposures, with many windows for the admission of light and air, and the sun's heating rays in winter.
3. A living room with the air of spaciousness and hospitality.
4. Dining room opening on porch, and with windows from which the garden is viewed.
5. A partly recessed porch, opening also into the kitchen, for easy serving of summer meals.
6. Kitchen in front, with built-ins for every housekeeper's needs.
7. Garage entered from kitchen an important feature in wintertime. Space for workbench or garden tools.
8. Kitchen in front, with plumbing stack immediately below bathroom, making for economy in construction.
9. Large master bedroom, with closet at each end.
10. Three bedrooms upstairs, all at rear with a garden view, and away from street noises.



Financing HOME Building

The procedure for securing a home building loan, through the Veterans Administration, or by others, through the Single Mortgage System of the Federal Housing Administration, is too detailed to outline here. Any lending agency can give complete information on this subject.

Under regulations an honorably discharged veteran can borrow up to 90 per cent of the cost of a house and lot and under certain conditions 100 per cent.

Others may borrow up to 90 per cent; in both cases with up to 20 or 25 years to repay in monthly instalments, like rent.

Neither the Veterans Administration nor the Federal Housing Administration lends home building money. They simply guarantee to the lender payment of a certain portion of the loan.

It should be remembered that the larger the down payment the less need be borrowed, with correspondingly less to pay in interest; the shorter the term of the loan the less the total amount of interest will be and the less the house will cost in the long run.

Generally high earnings with the scarcity of civilian goods for which to spend, have vastly increased savings in the nation's financial institutions. Savings should provide the down payment on the new home.

Billions of dollars invested in War Savings Bonds have been earmarked for home ownership. There has been too much emphasis on the ready availability of War Savings Bonds for redemption before their maturity. The home financing plan should invariably call for cashing in War Savings Bonds *at their maturity* only; that is, 10 years from date

of issue. A concrete plan is suggested below.

* * *

In considering loan applications lending agencies check the blueprints of working drawings carefully; they must conform in every particular to the Federal Housing Administration regulations and to local building codes. Sound construction and good materials are demanded throughout; conditions are studied relating to the status of the neighborhood in which the building site is located. In the matter of personal qualifications, the borrower must have a good reputation, adequate earnings and favorable prospects. His financial obligations are discussed as well as his obligations and responsibilities as a family man.

A HOME BUILDING FINANCING PLAN

The prime objective of the home planner should be to acquire his home free and clear in the shortest possible period of time. To look forward to 20 or 25 years of struggle and enforced economy is not an encouraging prospect.

Beginning with accumulated savings, and investments other than War Savings Bonds, there should be enough on hand for the purchase of the lot and perhaps a surplus toward a substantial down payment on the house.

Let the money heretofore paid in rent be banked against monthly or semi-annual payments on the mortgage.

Money now invested in War Savings Bonds has already accumulated interest toward extinguishing the mortgage. The first War Savings Bonds (or at that

time, Defense Bonds) were issued in 1935, maturing in 1945. Maturities will follow annually from that year on subsequent purchases of the bonds.

As each bond matures, if dedicated to home ownership, apply the redemption money to the mortgage. Thus every \$75 so invested will pay off \$100 of the mortgage.

Such a plan as this should clear the home reasonably soon after 10 years. It would greatly reduce the actual cost from amounts paid in interest over the long term permissible under government sponsored loans. It would lessen the number of years during which the owner will be burdened with debt and tied down to the rigors of monthly payments; and the hazards of financial stress from which few people escape over long periods of time.

INDEX

	PAGE
The Breton	24
The Brittany . . .	23
The Broadwater .	14
The Canyon . . .	19
The Cody	15
The Cohasset. . .	10
The Dunsmuir . .	18
The Falmouth . .	9
The Frontenac . .	22
The Greenfield . .	5
The Hartford . . .	8
The Hartland . . .	21
The Harwich . . .	11
The Hull	20
The Laramie . . .	17
The Nahant . . .	12
The Ogunquit . .	4
The Onset	7
The Rockland . .	6
The Ten Eyck . . .	13
The Welles	16

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